In the claims:

1. (Canceled)

2. (Canceled)

3. (Canceled)

4. (Canceled)

5. (Canceled)

6. (Canceled)

7. (Canceled)

8. (Canceled)

9. (Canceled)

10. (Canceled)

11. (Canceled)

12. (Canceled)

13. (Canceled)

14. (Canceled)

15. (Canceled)

16. (Canceled)

17. (Canceled)

18. (Canceled)

19. (Canceled)

20. (Canceled)

21. (Canceled)

22. (Canceled)

23. (Canceled)

24. (Canceled)

25. (Canceled)

26. (Canceled)

27. (Canceled)

28. (Canceled)

29. (Canceled)

30. (Canceled)

31. (Canceled)

32. (Canceled)

33. (Canceled)

34. (Canceled)

35. (Canceled)

36. (Canceled)

37. (New) A method for risk classification of a prospective insured, said prospective insured applying for automobile insurance, said prospective insured belonging to a demographic group, said method comprising:

    a. providing to said prospective insured a set of four or more universal-subjective questions, the responses to said universal-subjective questions being able to account for at least 24% of the variance in the number of automobile insurance claims reported by members of said demographic group ;

    b. obtaining a set of responses to said set of four or more universal-subjective questions from said prospective insured;

    c. automatically classifying said prospective insured to a risk class based at least in part on said set of responses.

38. (New) The method of claim 37 wherein said set of four or more universal-subjective questions comprises not more than ten questions.

39. (New) The method of claim 37 wherein said set of four or more universal-subjective questions comprises not more than four questions.

40. (New) The method of claim 37 which further comprises the steps of

    a. providing to said prospective insured a set of one or more questions related to the honesty of said prospective insured;

    b. obtaining a set of responses from said prospective insured to said set of one or more questions related to honesty;

    c. automatically analyzing said set of responses to said set of one or more questions related to honesty to determine if a faking or gaming flag is raised;

    d. providing to said prospective insured a second set of four or more universal-subjective questions if said gaming flag is raised, said second set of four or more

universal-subjective questions being different from said first set of four or more universal-subjective questions;

e. obtaining a set of responses to said second set of four or more universal-subjective questions from said prospective insured;

f. automatically classifying said prospective insured to a risk class based at least in part on said sets of responses to said first and said second set of four or more universal-subjective questions.

41. (New) The method of claim 37 wherein said four or more universal-subjective questions comprise two questions designed to measure self confidence wherein one of said two questions comprises a statement where high self confidence is in apparent tension with a socially desirable response and the other of said two questions comprises a statement where high self confidence is in apparent agreement with a socially desirable response and wherein said method comprises the additional steps of:

a. providing a second set of four or more universal-subjective questions to said prospective insured if the responses to said two questions designed to measure self confidence are incongruous, said second set of four or more universal-subjective questions being different from said first set of four or more universal-subjective questions;

b. obtaining a set of responses to said second set of four or more universal-subjective questions from said prospective insured;

c. automatically classifying said prospective insured to a risk class based at least in part on said sets of responses to said first and said second set of four or more universal-subjective questions.

42. (New) The method of claim 37 wherein said four or more universal-subjective questions comprises five questions designed to measure aggressiveness, said five questions being different from each other, and wherein said method comprises the additional steps of:

    a. providing at least a second set of four or more universal-subjective questions to said prospective insured if the responses to said five questions designed to measure aggressiveness are inconsistent, said second set of four or more universal-subjective questions being different from said first set of four or more universal-subjective questions;

    b. obtaining a set of responses to said second set of four or more universal-subjective questions from said prospective insured;

    c. automatically classifying said prospective insured to a risk class based at least in part on said sets of responses to said first and said second set of four or more universal-subjective questions.

43. (New) The method of claim 37 that further comprises the steps of:

    a. monitoring the responses to said set of four or more universal-subjective questions received from additional prospective insureds over a period of time to determine if there is a statistical deviation in said responses indicating an increased number of safe drivers;

    b. upon said determination of said statistical deviation, modifying said set of four or more universal-subjective questions such that the responses to said set of modified four or more universal-subjective questions indicate a normal number of safe drivers.